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L4 and positive near balance	28

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<u>L5</u>	L4 and positive near balance	28	<u>L5</u>
<u>L4</u>	accounting near system	2844	<u>L4</u>
<u>L3</u>	L1 and (positive near balance or plus near balance)	2	<u>L3</u>
<u>L2</u>	L1 and positive near balance	2	<u>L2</u>
<u>L1</u>	accounting near computer near system	58	<u>L1</u>

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L2: Entry 1 of 2

File: USPT

Nov 6, 1990

US-PAT-NO: 4968873

DOCUMENT-IDENTIFIER: US 4968873 A

TITLE: Smart card issuing and receiving apparatus

DATE-ISSUED: November 6, 1990

INVENTOR-INFORMATION:

NAME	CITY	STATE	ZIP CODE	COUNTRY
Dethloff; Juergen	2000 Hamburg	53		DE
Hinneberg; Christian	Hamburg			DE

ASSIGNEE-INFORMATION:

NAME	CITY	STATE	ZIP CODE	COUNTRY	TYPE CODE
Dethloff; Juergen	Hamburg			DE	05

APPL-NO: 07/ 316233 [PALM]

DATE FILED: February 27, 1989

PARENT-CASE:

CROSS-REFERENCE TO RELATED APPLICATIONS This application is a continuation of application Ser. No. 094,379, filed Sept. 8, 1987 and granted as U.S. Pat. No. 4,837,422 on June 6, 1989.

INT-CL: [05] G06F 15/21, G06K 19/07

US-CL-ISSUED: 235/380; 235/379, 235/375, 235/492, 902/26, 902/11

US-CL-CURRENT: 235/380; 235/375, 235/376, 235/377, 235/379, 235/487, 235/492, 902/11, 902/26

FIELD-OF-SEARCH: 235/375, 235/379, 235/380, 235/381, 235/487, 235/492, 235/384, 340/825.33, 340/825.35, 902/11, 902/13, 902/20, 902/21, 902/25, 902/26, 364/401, 364/408, 364/409

PRIOR-ART-DISCLOSED:

U.S. PATENT DOCUMENTS

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	PAT-NO	ISSUE-DATE	PATENTEE-NAME	US-CL
<input type="checkbox"/>	<u>3501622</u>	March 1970	Weir et al.	235/384
<input type="checkbox"/>	<u>3984660</u>	October 1976	Oka et al.	235/381
<input type="checkbox"/>	<u>4251867</u>	February 1981	Uchida et al.	902/20
<input type="checkbox"/>	<u>4614861</u>	September 1986	Pavlov et al.	235/380
<input type="checkbox"/>	<u>4620727</u>	November 1986	Stockburger et al.	235/380
<input type="checkbox"/>	<u>4766293</u>	August 1988	Boston	235/492

FOREIGN PATENT DOCUMENTS

FOREIGN-PAT-NO	PUBN-DATE	COUNTRY	US-CL
1945777	December 1979	DE	
8303018	September 1983	WO	

ART-UNIT: 239

PRIMARY-EXAMINER: Levy; Stuart S.

ASSISTANT-EXAMINER: Weinhardt; Robert

ABSTRACT:

An apparatus for issuing a transaction card comprises a value receiving mechanism in the form of a card reader or a bank note acceptor or both. The apparatus includes a memory for storing the exchange rate for a plurality of currencies as compared to a local visitor's voucher which can be issued by the apparatus. A mechanism is also provided for storing a maximum transaction limit corresponding to a selected number of visitor's vouchers, which in turn corresponds to value of currency received. The transaction card is advantageously a smart card or chip card, which carries a program mechanism and central processing unit for manipulating the values which can be stored in the card.

9 Claims, 22 Drawing figures

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5774553.uref.	4

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<u>L2</u>	5774553.uref.	4	<u>L2</u>
<u>L1</u>	5774553.pn.	2	<u>L1</u>

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Search Results - Record(s) 1 through 4 of 4 returned.☐ 1. Document ID: US 6269345 B1

L2: Entry 1 of 4

File: USPT

Jul 31, 2001

US-PAT-NO: 6269345

DOCUMENT-IDENTIFIER: US 6269345 B1

TITLE: Transfer system and method for transferring amounts in different local currencies between a plurality of local banking organization

DATE-ISSUED: July 31, 2001

INVENTOR-INFORMATION:

NAME	CITY	STATE	ZIP CODE	COUNTRY
Riboud; Jacques	75116 Paris			FR

US-CL-CURRENT: 705/35; 705/37, 705/39, 706/925

Full	Title	Citation	Front	Review	Classification	Date	Reference	Sequences	Attachments	Claims	KWIC	Draw Desc	Image
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☐ 2. Document ID: US 6205433 B1

L2: Entry 2 of 4

File: USPT

Mar 20, 2001

US-PAT-NO: 6205433

DOCUMENT-IDENTIFIER: US 6205433 B1

TITLE: System and method for multi-currency transactions

DATE-ISSUED: March 20, 2001

INVENTOR-INFORMATION:

NAME	CITY	STATE	ZIP CODE	COUNTRY
Boesch; Brian Paul	Herndon	VA		
Crocker; Stephen David	Bethesda	MD		
Eastlake, III; Donald Eggleston	Carlisle	MA		
Hart, Jr.; Alden Sherburne	Arlington	VA		
Jackson; Andrew	Falls Church	VA		
Lindenberg; Robert A.	Sudbury	MA		
Paredes; Denise Marie	Centreville	VA		

US-CL-CURRENT: 705/26; 705/37, 705/39, 705/42

Full	Title	Citation	Front	Review	Classification	Date	Reference	Sequences	Attachments	Claims	KWIC	Draw Desc	Image
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☐ 3. Document ID: US 5978485 A

L2: Entry 3 of 4

File: USPT

Nov 2, 1999

US-PAT-NO: 5978485

DOCUMENT-IDENTIFIER: US 5978485 A

TITLE: Foreign exchange transaction system

INVENTOR-INFORMATION:

NAME	CITY	STATE	ZIP CODE	COUNTRY
Rosen; Sholom S.	New York	NY		

US-CL-CURRENT: 705/39; 235/379, 235/380, 380/30, 705/37, 705/41, 705/42, 705/44, 705/68

Full	Title	Citation	Front	Review	Classification	Date	Reference	Sequences	Attachments
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KWIC	Draw Desc	Image
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☐ 4. Document ID: US 5926548 A

L2: Entry 4 of 4

File: USPT

Jul 20, 1999

US-PAT-NO: 5926548

DOCUMENT-IDENTIFIER: US 5926548 A

TITLE: Method and apparatus for implementing hierarchical electronic cash

DATE-ISSUED: July 20, 1999

INVENTOR-INFORMATION:

NAME	CITY	STATE	ZIP CODE	COUNTRY
Okamoto; Tatsuaki	Yokosuka			JP

US-CL-CURRENT: 705/69; 380/30, 705/26, 705/30, 705/35, 705/39, 705/40, 705/44, 705/74, 705/77

Full	Title	Citation	Front	Review	Classification	Date	Reference	Sequences	Attachments
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KWIC	Draw Desc	Image
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L1: Entry 2 of 2

File: DWPI

Apr 2, 2002

DERWENT-ACC-NO: 1997-298307

DERWENT-WEEK: 200225

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TITLE: Foreign exchange system for real-time multi-lateral settlement system - has settlement coordinator linked to settlement agents that communicate with counter-party settlement agents using cryptographic data transfer, and money modules for electronic currency payment and withdrawal

INVENTOR: ROSEN, S S

PATENT-ASSIGNEE: CITIBANK NA (CITIN)

PRIORITY-DATA: 1996US-0754694 (November 21, 1996), 1995US-007420P (November 21, 1995), 1998US-0106441 (June 29, 1998)

PATENT-FAMILY:

PUB-NO	PUB-DATE	LANGUAGE	PAGES	MAIN-IPC
JP 2002510409 W	April 2, 2002		138	G06F017/60
WO 9719427 A2	May 29, 1997	E	122	G07F000/00
AU 9711224 A	June 11, 1997		000	G06F019/00
WO 9719427 A3	August 7, 1997		000	
US 5774553 A	June 30, 1998		000	H04L009/00
EP 865642 A2	September 23, 1998	E	000	G07F007/08
AU 703984 B	April 1, 1999		000	G06F019/00
US 5978485 A	November 2, 1999		000	H04L009/00
MX 9803886 A1	October 1, 1998		000	G07F007/08

DESIGNATED-STATES: AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES FI GB GE HU IL IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK TJ TM TR TT UA UG UZ VN AT BE CH DE DK EA ES FI FR GB GR IE IT KE LS LU MC MW NL OA PT SD SE SZ UG AT BE CH DE DK ES FI FR GB GR IE IT LI LU MC NL PT SE

CITED-DOCUMENTS: EP 421808; EP 542298 ; US 5258908 ; US 5453601 ; WO 9530211 ; No-SR.Pub

APPLICATION-DATA:

Record Display Form
 JP2002510409W November 21, 1996 1996WO-US18787
 JP2002510409W November 21, 1996 1997JP-0519928
 JP2002510409W WO 9719427 Based on
 WO 9719427A2 November 21, 1996 1996WO-US18787
 AU 9711224A November 21, 1996 1997AU-0011224
 AU 9711224A WO 9719427 Based on
 WO 9719427A3 November 21, 1996 1996WO-US18787
 US 5774553A November 21, 1995 1995US-007420P Provisional
 US 5774553A November 21, 1996 1996US-0754694
 EP 865642A2 November 21, 1996 1996EP-0942047
 EP 865642A2 November 21, 1996 1996WO-US18787
 EP 865642A2 WO 9719427 Based on
 AU 703984B November 21, 1996 1997AU-0011224
 AU 703984B AU 9711224 Previous Publ.
 AU 703984B WO 9719427 Based on
 US 5978485A November 21, 1995 1995US-007420P Provisional
 US 5978485A November 21, 1996 1996US-0754694 Cont of
 US 5978485A June 29, 1998 1998US-0106441
 US 5978485A US 5774553 Cont of
 MX 9803886A1 May 15, 1998 1998MX-0003886

INT-CL (IPC): G06 F 17/60; G06 F 19/00; G07 F 0/00; G07 F 7/08; G07 F 19/00; G09 C 1/00; H04 L 9/00; H04 L 9/30; H04 L 9/32

ABSTRACTED-PUB-NO: US 5774553A
 BASIC-ABSTRACT:

The real-time multilateral foreign exchange settlement system is implemented with a computer netting system. A processor based settlement coordinator (MSC) has a money module and a host application. This host application receives debit and credit data from the netting system. A number of processor based multilateral settlement agents (MSA) (3022) each has a money module and a host application. A number of processor based counter-party settlement agents (CSA) also have money modules and host applications.

The multilateral and counter-party settlement agents communicate with each other via secure lines. The settlement coordinator arranged net credit transfers when all parties have paid.

ADVANTAGE - Allows real-time exchange of electronic money between remotely located counter-parties communicating over network.

ABSTRACTED-PUB-NO: US 5978485A
 EQUIVALENT-ABSTRACTS:

The real-time multilateral foreign exchange settlement system is implemented with a computer netting system. A processor based settlement coordinator (MSC) has a money module and a host application. This host application receives debit and credit data from the netting system. A number of processor based multilateral settlement agents (MSA) (3022) each has a money module and a host application. A number of processor based counter-party settlement agents (CSA) also have money modules and host applications.

The multilateral and counter-party settlement agents communicate with each other via secure lines. The settlement coordinator arranged net credit transfers when all parties have paid.

ADVANTAGE - Allows real-time exchange of electronic money between remotely located counter-parties communicating over network.

The real-time multilateral foreign exchange settlement system is implemented with a computer netting system. A processor based settlement coordinator (MSC) has a money module and a host application. This host application receives debit and credit data from the netting system. A number of processor based multilateral settlement agents (MSA) (3022) each has a money module and a host application. A number of processor based counter-party settlement agents (CSA) also have money modules and host applications.

The multilateral and counter-party settlement agents communicate with each other via secure lines. The settlement coordinator arranged net credit transfers when all parties have paid.

ADVANTAGE - Allows real-time exchange of electronic messages between parties communicating over network.
Record Display Form

WO 9719427A

CHOSEN-DRAWING: Dwg.26/29

DERWENT-CLASS: P85 T05 W01
EPI-CODES: T05-L02; W01-A05A;



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L1: Entry 1 of 2

File: USPT

Jun 30, 1998

US-PAT-NO: 5774553

DOCUMENT-IDENTIFIER: US 5774553 A

TITLE: Foreign exchange transaction system

DATE-ISSUED: June 30, 1998

INVENTOR-INFORMATION:

NAME	CITY	STATE	ZIP CODE	COUNTRY
Rosen; Sholom S.	New York	NY		

ASSIGNEE-INFORMATION:

NAME	CITY	STATE	ZIP CODE	COUNTRY	TYPE CODE
Citibank N.A.	New York	NY			02

APPL-NO: 08/ 754694 [PALM]

DATE FILED: November 21, 1996

INT-CL: [06] H04 L 9/00, H04 L 9/30, H04 L 9/32, G07 F 19/00

US-CL-ISSUED: 380/49; 380/9, 380/23, 380/24, 380/25, 380/30, 235/379, 235/380, 395/235, 395/237, 395/239, 395/241, 395/242, 395/244

US-CL-CURRENT: 705/68; 235/379, 235/380, 380/30, 705/35, 705/37, 705/39, 705/41, 705/42, 705/44, 705/69

FIELD-OF-SEARCH: 380/9, 380/23, 380/24, 380/25, 380/49, 380/50, 380/59, 380/29, 380/30, 235/379, 235/380, 395/201, 395/230, 395/235, 395/239, 395/241, 395/242, 395/243, 395/244, 395/237, 901/1, 901/2, 901/4, 901/5, 901/24, 901/25, 901/26, 901/37, 901/39, 901/41

PRIOR-ART-DISCLOSED:

U.S. PATENT DOCUMENTS

Search Selected

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	PAT-NO	ISSUE-DATE	PATENTEE-NAME	US-CL
<input type="checkbox"/>	5258908	November 1993	Hartheimer et al.	395/237
<input type="checkbox"/>	5453601	September 1995	Rosen	235/379
<input type="checkbox"/>	5455407	October 1995	Rosen	235/380
<input type="checkbox"/>	5508913	April 1996	Yamamoto et al.	395/237

FOREIGN PATENT DOCUMENTS

FOREIGN-PAT-NO	PUBN-DATE	COUNTRY	US-CL
0 421 808 A2	April 1991	EP	
0 542 298 A2	May 1993	EP	
WO 95/30211	November 1995	WO	

ART-UNIT: 222

PRIMARY-EXAMINER: Gregory; Bernarr E.

ABSTRACT

A realtime multilateral foreign exchange settlement system having a computer implemented netting system, a processor-based multilateral settlement coordinator (MSC) having a first money module and a first host application, where the first host application receives debit and credit data from said netting system. A plurality of processor-based multilateral settlement agents (MSAs) each having a second money module and a second host application. A plurality of processor-based counterparty settlement agents (CSAs) each having a third money module and a third host application. The second and third money modules communicate via cryptographically secure sessions. The first money module receives electronic money from the third money modules of net debit CSAs via the second money modules. When all net debit counterparties have paid, the first money module sends the electronic money to the third money modules of net credit CSAs via the second money modules.

23 Claims, 71 Drawing figures